

Fill in this information to identify your case:

Debtor 1	<b>Brenda Mervine</b>
Debtor 2 (Spouse, if filing)	<b>Russell A. Mervine, Sr.</b>
United States Bankruptcy Court for the: <b>EASTERN DISTRICT OF PENNSYLVANIA</b>	
Case number (If known)	<b>23-10400 mdc</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

Daughter

17

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

Son-Disabled/Autistic

30

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

#### Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage  
payments and any rent for the ground or lot.

4. \$ **1,201.00**

If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ **0.00**  
 4b. \$ **0.00**  
 4c. \$ **200.00**  
 4d. \$ **0.00**  
 5. \$ **0.00**

Debtor 1 **Brenda Mervine**  
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6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <b>580.00</b>
6b. Water, sewer, garbage collection	6b. \$ <b>50.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>187.00</b>
6d. Other. Specify: <b>Trash Removal/Services</b>	6d. \$ <b>84.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$ <b>875.00</b>
8. <b>Childcare and children's education costs</b>	8. \$ <b>0.00</b>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <b>140.00</b>
10. <b>Personal care products and services</b>	10. \$ <b>100.00</b>
11. <b>Medical and dental expenses</b>	11. \$ <b>300.00</b>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>600.00</b>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>100.00</b>
14. <b>Charitable contributions and religious donations</b>	14. \$ <b>40.00</b>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <b>0.00</b>
15b. Health insurance	15b. \$ <b>0.00</b>
15c. Vehicle insurance	15c. \$ <b>540.00</b>
15d. Other insurance. Specify:	15d. \$ <b>0.00</b>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$ <b>0.00</b>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>
17c. Other. Specify: <b>Accounting fees</b>	17c. \$ <b>12.00</b>
17d. Other. Specify: <b>Postage /Bank Fees</b>	17d. \$ <b>10.00</b>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <b>0.00</b>
19. <b>Other payments you make to support others who do not live with you.</b> Specify:	19. \$ <b>0.00</b>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <b>0.00</b>
20b. Real estate taxes	20b. \$ <b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>
21. Other: Specify: <b>Vet/Petcare 3 cats/1 dog</b>	21. +\$ <b>100.00</b>
<b>Microf HVAC</b>	+\$ <b>206.00</b>
<b>Aarons Furniture</b>	+\$ <b>85.00</b>
<b>Gym</b>	+\$ <b>25.00</b>
<b>Pool Membership \$1,140 divided by 12</b>	+\$ <b>95.00</b>
<b>Bank Fees</b>	+\$ <b>14.00</b>
<b>Blink Security system</b>	+\$ <b>12.00</b>
<b>postage</b>	+\$ <b>6.00</b>
<b>School supplies/materials/events/activities</b>	+\$ <b>50.00</b>
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ <b>5,612.00</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <b>5,612.00</b>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <b>5,612.00</b>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 (your <i>combined monthly income</i> ) from Schedule I.	23a. \$ <b>7,453.23</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <b>5,612.00</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <b>1,841.23</b>

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**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Brenda Mervine</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Russell A. Mervine, Sr.</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF PENNSYLVANIA</u>		
Case number (if known)	<u>23-10400 amc</u>		

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Brenda Mervine

**Brenda Mervine**  
Signature of Debtor 1

Date July 26, 2024

/s/ Russell A. Mervine, Sr.

**Russell A. Mervine, Sr.**  
Signature of Debtor 2

Date July 26, 2024